THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI R. JANARATHANAM): (a) Yes, Sir.

(b) The Reserve Bank of India (RBI) has reported that a number of nationalised and scheduled commercial banks have formulated their own schemes to provide educational loans to needy students for pursuing higher studies in and outside India. While banks have different norms, generally no margin money is required for such loans upto Rs. 25,000. However, for loans over Rs. 25,000/- margin money ranging from 15—25% may be required. Further, banks generally stipulate repayment by monthly instalments commencing from six months to one year after completion of the course or one month after taking up employment by the student, whichever is earlier.

The rates of interest on such loans at present are as under:

(i) Loan upto Rs.2,00,000/-	Not exceeding Prime Lending Rate (PLR) of the bank
(ii) For loan above Rs. 2,00,000	Banks are free to determine their rates of interest.

Educational loans are granted on clean basis upto a particular limit (which varies from bank to bank) on the personal guarantee of father/guardian of applicant student. Over and above the particular limit, in addition to the personal guarantee as above, collateral securities to cover the full value of the loan amount are also taken. In deserving cases, stipulation of collateral security is reduced/waived.

(c) RBI has reported that no instances of banks asking student applicants for furnishing difficult securities etc., have come to its notice.

(d) Does not arise.

Report regarding Corruption in Customs

*94. SHRIMATI KAMLA SINHA: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware of the report appearing in the Times of India dated the 13th November, 1997 regarding feeding of corruption in the customs by shady traders; and

(b) if so, what action has been taken by Government in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI R. JANARTHANAM): (a) and (b) The Government of India are aware of the report captioned "Shady Traders Feed Corruption in Customs" appearing in the 'Times of India' dated the 13th November, 1997.

After the Publication of these news reports, a team of officers lead by the Director General of Vigilance made surprise visits to the Custom Houses at Mumbai and Nhava Sheva Ports on 25.11.97 and 26.11.97. Different teams were detailed for conducting checks in sensitive areas such as docks, unaccompanied baggage centres and Nhava Sheva Port.

Several steps have been taken by the Customs Department in the recent past to simplify the procedures and combat undesirable practices. More important of these steps are:—

(i) Introduction of Fast Track Clearance Scheme for identified importers and commodities.

(ii) Streamlining of the procedure relating to clearance of unaccompanied baggage and processing of shipping documents.

(iii) Streamlining of all the existing procedures relating to cargo clearance with a view to making them more transparent.

(iv) Setting up of Public Grievance Cells for prompt action on complaints of delay and harassment.

(v) Tightening up in-house vigilance activity by surprise checks and inspections.

Besides the automated Customs clearance system presently in operation at Delhi Air Cargo and 6 other locations is being extended to all Customs locations. This system would cut down delays and minimise interface and thus reduce scope for the alleged undesirable practices.

Air Service to capitals of North-Eastern States

*95. SHRI E. BALANANDAN: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether Government are considering to take any steps to connect all the capitals of North-Eastern States with other parts of the country by air; and

(b) if so, the details thereof?

THE MINISTER OF CIVIL AVIATION (SHRI ANANTH KUMAR): (a) and (b) The following capitals of the North-Eastern States are linked:—

State	Capital
Assam—	Guwahati
Manipur—	Imphal
Tripura—	Agartala
Mizoram—	Aizwal

Shillong in Meghalaya, Kohima in Nagaland, Itanagar in Arunachal Pradesh and Gangtok in Sikkim are not airlinked at present. There is no airport at Kohima, Itanagar and Gangtok. They are, however, served through Guwahati, Dimapur, Lilabari and Bagdogra respectively.

With a view to achieving better regulation of air transport services and taking into consideration the need for air transport services of different regions in the country particularly the North East Region, the Government has laid down route dispersal guidelines. The airlines are free to provide air services to specific places depending upon the traffic demand and commercial viability subject to compliance with the route dispersal guidelines.

A proposal for developing air services to the North Eastern region is under formulation. This envisages provision of subsidy and other incentives to attract operators for connecting places in the North-East region.

Pending cases in Patna High Court

*96. SHRI S. S. AHLUWALIA: Will the Minister of LAW AND JUSTICE be pleased to state:

(a) the total number of cases pending in Patna High Court as on 30th September, 1997 and how many of these cases are pending for more than five years;

(b) whether backlog of cases in the High Court has shown upward trend in the recent years;

(c) if so, the reasons therefor; and

(d) the steps being taken for the prompt disposal of cases and providing instant justice at the Patna High Court?

THE MINISTER OF LAW, JUSTICE AND COMPANY AFFAIRS (SHRI M. THAMBI DURAI): (a) As on 30.9.1997, a total of 86,368 cases were pending in Patna High Court. Out of these 20,838 cases were pending for over five years.

(b) No, Sir. As on 1.1.1996 the pendency of cases was 95445 which stand decreased to 84666 as on 31.12.1997.

(c) Does not arise.

(d) The Registry of Patna High Court has informed that the Court have taken several steps for expeditious disposal of cases. Provision has been made to hear first appeal and Civil writ cases by single judge bench which were previously heard by a Division bench. Time to time several new benches are also constituted for hearing ready cases and steps have also been taken for calling for Lower Court Records in order to make cases ready for